

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shane A. Myers
Heather Y. Myers
Debtors

Case No. 15-01801-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db/jdb +Shane A. Myers, Heather Y. Myers, 420 Elrock Dr., Chambersburg, PA 17201-8233
4643321 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853
4690427 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,
Los Angeles, CA 90051-5478
4645229 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
4638649 Citimortgage Inc., PO Box 6243, Sioux Falls, SD 57117-6243
4638652 Creekside Roofing & Siding, LLC, 1107 Market St, Port Royal, PA 17082-7909
4638648 DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1450
4665617 District Court of Maryland for Frederick County, 100 W. Patrick St,
Frederick, MD 21701-5578
4638653 +Diversified Consultant, Dept 0863, Palatine, IL 60055-0001
4638654 +Eberly's Plumbing, 9187 Rabbit Road S., Greencastle, PA 17225-9399
4638656 FMS, PO Box 707600, Tulsa, OK 74170-7600
4638655 +Financial Recoveries, 4510 W. 77th St Suite 200, Edina, MN 55435-5507
4638657 +Franklin County Area Tax Bureau, 443 Stanley Ave, Chambersburg, PA 17201-3628
4665616 Kimberly A Smith, 4713 Elmer Derr Rd, Frederick, MD 21703-7419
4669970 Kimberly A. Smyth, 4713 Elmer Derr Rd, Frederick, MD 21703-7419
4765961 +MidFirst Bank, 999 NW Grand Blvd., STE 100, Oklahoma City OK 73118-6051
4765962 +MidFirst Bank, 999 NW Grand Blvd., STE 100, Oklahoma City OK 73118, MidFirst Bank,
999 NW Grand Blvd., STE 100, Oklahoma City OK 73118-6051
4638647 +Myers Heather Y, 420 Elrock Dr, Chambersburg, PA 17201-8233
4638646 +Myers Shane A, 420 Elrock Dr, Chambersburg, PA 17201-8233
4638661 +Progressive MGMT System, 1521 W Cameron Ave FL 1, West Covina, CA 91790-2738
4638662 Sallie Mae / Navient, PO Box 9500, Wilkes-Barre, PA 18773-9500
4638663 Stoneleigh Recovery Associates Llc, PO Box 1479, Lombard, IL 60148-8479
4638664 +Summit Physician Services, 785 5th Ave Suite 3, Chambersburg, PA 17201-4232
4638665 +Valley Credit Service, PO Box 7090, Charlottesville, VA 22906-7090

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4641339 EDI: AIS.COM Sep 20 2017 19:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4684477 EDI: RECOVERYCORP.COM Sep 20 2017 19:03:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
4645342 +E-mail/Text: bankruptcy@capvs.com Sep 20 2017 19:23:38 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
4638650 +EDI: CCUSA.COM Sep 20 2017 19:03:00 Credit Coll/USA, 16 Distributor Dr Ste,
Morgantown, WV 26501-7209
4638651 +EDI: CCUSA.COM Sep 20 2017 19:03:00 Credit Coll/USA, 16 Distributor Dr Ste 1,
Morgantown, WV 26501-7209
4638658 EDI: PHINAMERI.COM Sep 20 2017 19:03:00 GM Financial, PO Box 78143,
Phoenix, AZ 85062-8143
4638659 EDI: MID8.COM Sep 20 2017 19:03:00 Midland Funding Llc, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
4638660 +E-mail/Text: Bankruptcies@nragroup.com Sep 20 2017 19:24:01 National Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036
4653366 EDI: NAVIENTFKASMGUAR.COM Sep 20 2017 19:03:00 Navient Solutions, Inc. on behalf of USAF,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
4693133 EDI: PRA.COM Sep 20 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
4643810 EDI: RECOVERYCORP.COM Sep 20 2017 19:03:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
Arlington, TX 76096-3853

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdl3trustee.com
James Warmbrodt on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com
Jerome B Blank on behalf of Creditor CitiMortgage, Inc. pamb@fedphe.com
Jerome B Blank on behalf of Creditor CITIMORTGAGE, INC. pamb@fedphe.com
Joshua I Goldman on behalf of Creditor MidFirst Bank bkgroup@kmllawgroup.com,
bkgroup@kmllawgroup.com
Keith B DeArmond on behalf of Debtor Shane A. Myers general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com
Keith B DeArmond on behalf of Joint Debtor Heather Y. Myers general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com
Paul William Cressman on behalf of Creditor CitiMortgage, Inc. pamb@fedphe.com
Recovery Management Systems Corporation claims@recoverycorp.com
Thomas I Puleo on behalf of Creditor MidFirst Bank tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1 **Shane A. Myers**
First Name Middle Name Last Name
Debtor 2 **Heather Y. Myers**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:15-bk-01801-RNO**

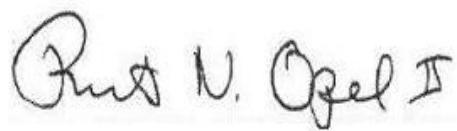
Social Security number or ITIN **xxx-xx-2440**
EIN **-----**
Social Security number or ITIN **xxx-xx-6390**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shane A. Myers

Heather Y. Myers
aka Heather Serville**By the
court:**September 20, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.